

**Processing of Utilization Certificates and Completion Certificates in
District Poverty Initiative Programme**

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Processing of Utilization Certificates (UCs) and Completion Certificates (CCs) in District Poverty Initiative Programme

Introduction

The processing and issuing of Utilisation Certificates (UC) and Completion Certificates (CC) are two important stages of any Sub- Project Activity undertaken in DPIIP. A UC gives the details of expenditure under a milestone of SPA (a milestone covers the tasks to be accomplished in one phase as indicated in the sub-project agreement). The CC is issued on the completion of the project when the total expenditure on the SPA is accounted for.

Various steps are followed while processing the UC/CCs. After the release of the first installment of total project cost, the subsequent installments are released on the basis of progress of work of CIGs and as per the schedule. The second installment is released after the submission of the first UC. In cases of SPAs with one milestone the UC and CC are submitted and issued simultaneously.

The present study attempts to understand the processes related to issuing of UCs and CCs and the delays encountered in the field.

Objectives

The main objectives of this study are

- to understand the process of issuing UC and CC in DPIIP particularly in the context of livestock SPAs (buffalo/goat);
- To analyse the problems encountered and delays therein; and
- To suggest ways of minimising delays

Methodology

The present study is based on field interaction with CIGs in 5 DPIIP districts. A total of 72 CIGs were covered during this study. The Process Monitoring teams could ascertain details of UC and CC in 50 CIGs.

Detailed discussions were held with DPMU functionaries, partnering NGOs and RCDF functionaries. As a first step the PM team met with the various district functionaries and NGOs and sought information regarding the number of UCs and CCs issued in the districts. Visits were then made to various CIGs and detailed discussions were carried out with members regarding the SPAs and status of UC and CC.

Findings of the report

The first section presents the processes as observed by the team. Section II describes problems pertaining to obtaining the Ucs. Section III gives specific instances of non-submission of the UCs. Finally, some action points are suggested in Section IV.

I. Field Observations

The Process

A common process was seen to be followed in all districts for submission and clearance of UCs and CCs (as per DPIP guidelines). In the case of UCs for Dairy SPA, the NGO presents the expenditure details of the first milestone. After two months of the purchase of first buffalo the CIG is pursued to increase savings and deposit the revolving fund. The remaining assets are also purchased during that period. It is essential to either deposit the beneficiary contribution and three installments of revolving fund prior to UC submission in DPMU. The components of Dairy milestones vary from district to district. After the UC submission by NGO the DPMU functionaries visit CIGs for physical verification of purchased assets (In some districts the physical verification is carried out only during the CC stage). After all the necessary investigations of bills and vouchers by the Manager, Finance, the UC amount is 'adjusted' with the first installment. Subsequently the amount of second milestone or second installment is transferred into the project account of the CIG.

In the case of goat rearing CIGs some of the initial CIGs had only one milestone but after the circular issued in 2003 two milestones have been set for goatry SPAs.

Completion Certificate i.e. CC is submitted on project completion after the release of the final installment. The CIGs send the following documents at the time of submission

- Utilization certificate
- Completion Certificate
- Approval of Gram Sabha
- Copy of bill of second purchase
- Photocopy of project and savings account
- Photographs of assets purchased in the second milestone
- Photocopy of stock register

The NGO functionaries prepare the documents after verifying the quality of assets purchased and satisfactory completion of work. Subsequently the gram sabha has to approve the CC. The NGO functionaries accompany the CIG members to the gram sabhas meeting and present the details of expenditure incurred in the SPA. If objections are raised regarding SPAs the gram sabha has the power to withhold the CC. In many cases if the Sarpanch is not satisfied the approvals are withheld.

After CC submission in DPMU the functionaries visit the CIGs for physical verification of purchased assets and records. The CC is issued after ensuring the work completion as per schedule.

II. Utilization and Completion Certificates

Our survey finds that one-third CIGs have not been able to submit the UCs and most of these CIGs made their purchases atleast one-year before our survey.

Table 1: UC and CC status of CIGs

		Buffalo rearing	Goat and sheep rearing	Others	Total
UC submitted	Number	21	10	2	33
	Per cent	67.7	66.7	50.0	66.0
UC adjusted	Number	15	7	2	24
	Per cent	48.4	46.7	50.0	48.0
Purchase of second unit of livestock	Number	10	2	0	12
	Per cent	32.3	13.3	0.0	22.0
CC submitted	Number	1	6	0	7
	Per cent	3.2	40.0	0.0	14.0
CC adjusted	Number	1	4	0	5
	Per cent	3.2	26.7	0.0	10.0
Total number of CIGs	Number	31	15	4	50
	Per cent	100	100	100	100

The Utilisation Certificate should ideally carry a statement of expenditure and details of physical verification. A UC in time ensures proper financial accounting procedures, necessary for a large programme such as the DPIIP. Instead we find that a number of other parameters are attached with the UC. The first is that atleast 6 months have elapsed after the first purchase and the CIG should be on its way to generate income. The second is that the CIGs are required to deposit their contribution for the second milestone (i.e. purchase of a second unit), if any. This is a very strong condition because if there is only one CIG member who defaults, then UC cannot be submitted. The third parameter, in the case of buffalo purchase, is that three installments to the revolving fund are deposited within 3 months of the purchase of the first buffalo. This again is far more stringent requirement. If the purpose of UC is only financial accounting, then these restrictions are unwarranted, for the money has been spent for the desired purpose (see Box 1). Consequently we find that UC is adjusted in 48 per cent cases. The CCs have been submitted in only 14 per cent cases.

Village: Gajwadi, Jhalawar

SPA: Buffalo Rearing

IIRD formed Shwait Kranti CIG in September 2003 with 2 women and 3 men members. The first buffalo was purchased in November 2004. Presently only three members have buffaloes. One member's buffalo died whereas the other member sold his buffalo.

Even after 15 months of the purchase the first UC has not been submitted. The major reason behind the delay is that the CIG members are not depositing beneficiary contribution and revolving fund installments required for the purchase of second buffalo.

There is no milk dairy in the village. Because of insufficient market linkages the CIG members are not able to generate much income. Beside that, feed and fodder is also sparsely available in the region. Under such conditions, the members find the rearing of buffaloes of Murrah breed expensive. One of the members has even sold his buffalo. The CIG members are more interested in purchasing buffaloes from the local market and not from Haryana.

III. Cases of non-submission of UCs and CCs

Our survey reports that anomalies are found during physical verification either by the NGO or by the DPMU. These are many reasons for withholding the UCs and CCs. These include:

1. Asset sold, tagging not done, re-insurance not done, etc.
2. Buffaloes not purchased from identified venue/market.
3. Incomplete documentation.
4. Incomplete purchases of items as listed under sub-project proposal.
5. Insufficient staff at the DPMU
6. Wrong purchases

Details of these cases are given below. For other cases see Annex.

Asset sold

Village: Adhanpur, Dholpur

SPA: Buffalo Rearing

Kali Ma CIG of Adhanpur village in Dholpur was formed by RCDF in June 2004 with 18 women members. The first buffaloes were purchased in 2005 by the husbands of the CIG members. In the first milestone of SPA alongwith cattle-shed, chaff cutter and buffalo-bull the CIG members were also provided with a production grant worth Rs. 1800 for the purchase of feed, fodder, mineral mix and calcium bricks.

The UC of this CIG has not been prepared as yet. Discussions with the RCDF functionaries revealed that the CIG had sold its buffalo bull. As the buffalo-bull was not found during physical verification they didn't prepare UC of this CIG. On the other hand the CIG members responded that the group President was given the responsibility of rearing the buffalo-bull; but as there was shortage of fodder in the village she had given the buffalo bull to her relatives in Agra for rearing. The members said that they would get back the buffalo bull when required. They have pursued the RCDF functionaries for a second physical verification to resolve the matter.

The members said that they were interested in purchase of second buffaloes and were ready to deposit beneficiary contribution and revolving fund.

Tagging and Re-insurance not done

Village: Kunsisar, Churu

SPA: Buffalo rearing

SKPRS formed Roshan CIG with 16 men members. The SPA included only the purchase of two buffaloes and production grant of Rs. 900. CIG members have purchased their second buffalo. They purchased their first buffalo from Sirsa in Haryana in February 2005 and the second buffaloes were purchased from Dabwali (Haryana) in January 2006. All the purchased buffaloes were insured. The members deposited Rs. 5680 as insurance amount.. The CIG members are selling milk to private milkman at the rate of Rs. 12- Rs. 13 per kg. and each member is able to sell 4-5 kg. milk per day.

The members were well informed about UC-CC. They told the PM team that DPMU functionaries visited the CIG for physical verification during adjustment of first UC and had raised the objection that some of the purchased buffaloes were not found with tags. The UC was thus delayed and when the CIG members got the buffaloes retagged the first UC was released by DPMU after which the second purchase was made.

Even CC of this CIG is delayed after the second buffalo purchase. The CIG members are not interested in reinsurance of first buffaloes. One of the members whose first buffalo died and has been paid the insurance claimed is now not interested in purchasing buffalo, as he does not want to bear the transport cost of bringing the buffalo from Haryana. Such incomplete processes further delay CC submission.

Buffaloes not purchased from identified venue

Village: Kanasil, Dholpur

SPA: Buffalo rearing

There are 17 women members in Seeta Samaan Ruchi Samooh formed by RCDF in February 2004. The CIG has completed the purchasing of both the milestones. The first set of buffaloes was purchased from Karnaal in October 2004 after a year of group formation. The members gave the buffalo-bull purchased in the first milestone to a community member belonging to 'Nat' community for rearing, with mutual consent and with the permission of Veterinary doctor. The first UC was submitted and released on time.

Most members were not satisfied with the milk yield of the first buffalo. So though Karnaal was the identified venue of purchase they purchased the second buffalo from Mugalsar in Punjab in November 2005 without informing the NGO functionaries. The veterinary doctor of RCDF refused to tag the buffaloes purchased from a different place. The CIG members reported that the doctor demanded Rs. 1000 for each tagging which the members refused to pay. Eventually the second buffaloes were not tagged and were not even insured in the absence of a health certificate. In this case one of the members had to suffer the loss of a buffalo that died during transportation and was not insured.

As there are tussles between CIG members and RCDF functionaries on the processes the second UC and CC of this CIG has not been prepared and may be further delayed.

Incomplete documentation

Village: Kharoi, Tonk

SPA: Buffalo rearing

Srijan formed Shankar CIG two years ago with 9 women members of Meena community. The first buffaloes were purchased in December 2004 from Jind in Haryana. The CIG members were only provided chaff-cutter as additional asset. The members themselves went for the buffalo purchase and purchased buffaloes of their choice the price ranging from Rs. 14000-18000. They stayed at the venue for 4-5 days and tested milk output of buffaloes. The buffaloes were insured in Tonk

The UC of first purchase was submitted in August 2005 and at the same time the CIG members deposited contribution for second buffalo and revolving fund installments. The DPMU withheld the UC and did not adjust it till the month of February 2006 for reasons described by Srijan as frivolous. Though Srijan submitted all the documents as demanded under new circulars by December 2005 but DPMU retained the UC for two months. It eventually removed the rider from the release of second installment in March 2006.

This has happened with the other two CIGs of buffalo rearing in the same village. Though Srijan had submitted the UCs of these three CIGs at the same time the UCs were not processed due to incomplete documentation. The CIG members of these three CIGs even went to DPMU to pursue for the purchase of second buffalo but they did not get any satisfactory response.

Incomplete purchases of items as listed in sub-project proposal

Village: Maalanwaasa, Jhalawar

SPA: Buffalo Rearing

Prem Sagar CIG was formed by RCDF in January 2004 with 20 BPL members from Mali and Gurjar community. The group purchased buffaloes of Murrah breed from Haryana in October 2004. But even after 17 months of buffalo purchase the UC of this CIG has not been submitted due to following reasons:

- All members have built their cattle-sheds but some tensions arose among group members on the purchase of cattle-shed tin cover.
- Though the funds for the purchase of chaff-cutter have been transferred in the project account but the CIG is not purchasing it because of prevailing tensions.

Since the purchases have not been completed, the UC submission is delayed. The Insurance company has not passed the claim put in by one of the member whose buffalo died after 5 months of the purchase. The member had completed all the formalities but couldn't get the claim so he lost interest in the programme. The other members gave him the buffalo-bull to compensate his economic loss. The members are not depositing beneficiary contribution because of group fractions and distrust among CIG members.

Insufficient staff at the DPMU

Village: Tharol, Jhalawar

SPA: Goat Rearing

SWACH formed Durga Samaan Ruchi Samooh in January 2004 with 16 members. Under the first milestone each CIG member purchased 7 goats and 1 he-goat from Khinchipur in Madhya Pradesh in December 2004. After 8 months of the purchase the NGO functionaries submitted UC in August 2005 with beneficiary contribution and revolving fund installments of all members for purchases of second milestone.

But DPMU has not adjusted the UC even after 6 months of submission. When this case was discussed with the Manager, Monitoring in DPMU, Jhalawar he reasoned that UC could not be adjusted as there was insufficient staff in DPMU and the post of Manager,

Finance was also lying vacant for a long time. Even the copy of UC was not traceable in CIG's file kept in DPMU.

Wrong purchases

Village: Pularsar, Churu

SPA: Buffalo rearing

Hanuman CIG was formed by RCDF three years ago with 15 men members among whom there were four disabled persons. The CIG members chose buffalo rearing as their SPA. But when the SPA was approved and the financial sanction was made the members came to know that their SPA proposal contained the purchase of both cows and buffaloes in the first milestone. The members said that the CF had committed this mistake. The CIG members resisted the purchase of both cows and buffaloes but after a discussion they agreed to the purchase. On 15 February 2005 four members purchased cows whereas 11 members purchased buffaloes from Sirsa in Haryana. After the purchase all members were provided a three-day training on cattle rearing in Kamasar.

There is no DCS in the village. The CIG members are selling milk to private milkmen. The CIG members have no information on UC/CC. Each member deposited a contribution of Rs. 330 for second buffalo and revolving fund of Rs. 1442 in June 2005. But the fund for second purchase has not been released from DPMU as the UC of this CIG has not been adjusted. Three members of CIG met DPM on this issue who convinced them to take the matter forward to the SPMU level. As no action was taken for a long time, the CIG President and three other members met SPMU functionaries. They were assured the second purchase and were asked to submit a copy of the group proposal.

The group members believe that the matter would be resolved soon with an intervention from SPMU and that they would be able to purchase second buffalo.

IV Recommendations and Action Points

1. If a UC is necessary for proper and timely financial accounting, a mere submission of vouchers and physical verification is sufficient for UC.
2. Sometimes UCs are withheld for frivolous reasons, such as improper tagging, non-verification of place of purchase, etc. these could be done away with.
3. The DPMUs do not give a clear statement of what needs to be documented by the NGO to get a UC. NGOs have complained of several rounds to be made to DPMU for this purpose. This is not warranted. The SPMU must issue clear guidelines of what enclosures are necessary for obtaining a UC.
4. The PRIs are not involved in selection of CIGs, their SPAs or the purchase of assets. Then why ask them for verifying a CC?
5. NGOs should be contracted for sufficient time period so that they have enough time to complete the project cycle. Some CIGs have not been able to submit their UCs because no NGO support was available.

DAUSA

Village: Gudha Katla, Dausa

SPA: Buffalo rearing

Laxmi Saman Ruchi Samooh was formed in August 2003 with 10 women members. The CIG members have purchased both the buffaloes under two milestones.

Members had no substantial information regarding details of UC/CC submission. The details had been put together by the Upkaar NGO functionaries. The DPMU functionaries visited the CIG for physical verification of the first purchase, in which they checked the milk quantity of buffaloes, tagging, health certificates, and verified the purchase price of buffaloes and the other expenditure details through bills-vouchers. No verification of the second purchase has taken yet.

Savings deposit of CIG as on 19/02/2006 was Rs. 2308. The source of savings is income generated from the sale of ghee. Savings are regular from the date of CIG formation till date. Monthly meetings are regularly held and attended by all members. Members have been involved in interloaning at the interest rate of 24 percent. An additional rate of 12 percent is imposed as penalty on delays in repayment.

The members are happy that the milk is consumed by the family members especially the children. The president and the treasurer have information about bank transactions but the other members are not confident about it.

The CIG members attend the gram sabha and ward sabha meetings. The village secretary had informed the CIG members in the gram sabha meeting held in the month of October 2005 that they could talk about their problem related to DPIP in the meeting. The CIG members went to the gram sabha meeting held in January 2006 for the approval of CC but DPIP issues were not given priority in the discussions.

Village: Gudha Katla (Nayi Kothi Dhani hamlet), Dausa

SPA: Buffalo rearing

Sriram Saman Ruchi Samooh was formed in February 2004 and has 10 women members. The CIG purchased its first buffaloes in August 2005. The CIG members did not go personally for the purchase of buffaloes. Their relatives accompanied the NGO functionary for the purchase and they paid Rs. 200 to the agent for one buffalo.

Members were not aware about UC/CC. The passbook of savings account showed that all the three installments (Rs. 7000 each) of the revolving fund had been deposited in the month of December prior to the date of UC submission. UC of this CIG was submitted in the DPMU office in December 2004. After the UC submission the CIG members withdrew Rs. 20,000 from the savings account and shared it for the purchase of feed and fodder.

Savings are not regular. Current savings of CIG in bank are Rs. 20000. The group president only goes to bank for transactions. The source of savings is the income generated of the sale of milk and ghee. The members said that around 2½ Kg. ghee is produced from each buffalo and the earnings are around Rs. 200 per month.

Village: Bawanpada, Dausa

Activity: Buffalo rearing

RCDF formed Jai Mata CIG of Bawanpada village in February 2004 with 16 women members. All belonged to BPL households. But it was found later that the President of the group was working in government. On a complaint she had to discontinue her membership and her contribution was returned.

The CIG members purchased the first buffaloes from Jind in Haryana in August 2005. The price of buffaloes ranged from Rs 17,000 to Rs 22,000. As each member was given Rs 15,500 for the purchase, all members had to bear the additional cost of the purchase. The DPMU functionaries, CF and the Veterinary doctor were also present during the purchase.

The members deposited a contribution of Rs 3300 per member for the purchase of the second buffalo. They said that they had given the amount to the CF. The PM team found out from the cash flow register that the amount was deposited in the bank on 22/03/06 in the Jaipur Central Cooperative Bank, Sikrai.

However the UC of this CIG could not be prepared, as the members did not purchase the buffalo-bull included in first milestone. The buffalo-bull could not be purchased during the purchase of first buffaloes. Later RCDF decided to send the CIG members with the members of another CIG for the purchase of buffalo-bulls. But the women CIG members could not go for the purchase. The women refused to travel alone to a far off place for purchase during winters. The members then requested the DPMU functionaries to postpone the purchase. In the last meeting the CF had told them that they would purchase the second buffaloes in the month of September. The AMT of the group has been completed.

The CIG members hold monthly meetings (2 times in a month) and save Rs 100 per month. The CIG members are aware of the savings that amount to Rs 29365. They said that they have saved the amount for the purchase of third buffalo. They stated that they did not use the money for the second buffalo as the CF had told them that the amount was to be used for inter-lending and they could not withdraw it.

The UC has not been prepared due to some problems related to the new CIG President. The PM team was informed that the bank account of the new President (a former member) has not been opened yet, as there have been official delays in changing the name of President. Besides the revolving fund installments have also not been deposited.

All women members can put signatures but have very little understanding of DPIP rules and guidelines. They do not understand the concept of UC and CC. It was found that the members were dependent on CF for all the record-keeping work.

Village: Bawanpada, Dausa
Activity: Buffalo rearing

RCDF formed Jai Hanuman CIG of Bawanpada village in February 2004 with 14 men members. They were members of DCS in the village for last 10 years. The members got associated with DPIP for acquiring buffaloes of Murrah breed that yield higher milk. The CIG members purchased the first buffalo from Jind in Haryana in August 2005. The treasurer is well educated and had information regarding UC and CC. The members have also been provided production grant of Rs. 1800 including UMB, mineral mix and 5 bags of cattle feed.

CIG has submitted UC of first purchase to RCDF but they don't know whether it has been submitted in DPMU or not. The members have deposited contribution and revolving fund installments for second buffalo and so they are eager to purchase second buffalo.

Village: Chhokarwada (Deelar ki dhani), Dausa
SPA: Buffalo Rearing

RCDF formed Jai Bajrang Bali CIG of Bawanpada village in November 2004 with 15 BPL women members. The first buffaloes were purchased from Haryana in March 2005. The spouses of women members went for buffalo purchase. The buffaloes were purchased with the help of a broker who was paid Rs. 250 as commission for one buffalo. The women members were later called to the purchase venue for signing the papers and completing all formalities. The buffaloes were insured after being brought to Dausa. A buffalo-bull was also purchased for the CIG. Though the CIG had the provision of chaff cutter in its SPA but it was later changed to production grant of Rs. 1800 as per the changes in SPMU circulars. Two buffaloes have died but the Insurance company has passed their claim.

The members were not informed and concerned about UC and CC. They said that RCDF functionaries had visited their CIG for physical verification. They only knew that after a month of first purchase they had deposited a certain amount, which each member had contributed. Two thousand and one hundred rupees per member have been collected as revolving fund installment and after 3 months of purchase each member contributed Rs.

3200 for second buffalo. As two of the CIG members have not deposited their contribution the second buffalo cannot be purchased.

A DCS is operational in the village but the CIG members are not selling milk at the DCS. The members are not able to generate enough income from the sale of milk because of low fat content. They are making ghee and selling it at the rate of Rs. 200 per Kg. The CIG members are also getting veterinary support from RCDF. The PFT also helps them.

Village: Chhokarwada, Dausa

SPA: Stone Cutting

Jaipur Zila Vikas Parishad (JZVP) formed Parmeshwar CIG two years back with 10 male members. The members are related through kinship ties and seven of the members were already engaged in this activity prior to their association with DPIP. The machines were purchased in March 05. The skill training (of 2 months and 2 days) was completed in January 06. The design training of one month is still to be held. The CIG members are involved in the sale of finished slabs. The raw material is purchased from Karauli. It is then turned into finished product. The two CIG members stated that their income depended on the contract from various parties. They complained that expenditures in their work often override income. They are unable to get work due to insufficient market linkages and they are not able to generate much profit.

The CIG has taken up a room on rent for Rs 600 per month for business purposes. Only 3 members work at the site whereas the other 7 members work under contractors. When the CIG gets a contract, the other members get engaged in the work according to their skills. Each of the three members who look after site work is paid Rs. 2400 per month.

Each member is saving Rs 100 per month. The CIG members do not inter loan their savings, rather they invest the savings in the purchase of machines. The CIG members have added their saving amount to the DPIP amount and have purchased the machines of high quality.

The design training is still to be organised. Three CIGs were scheduled to participate in the design training in the month of April, but as only two CIGs were ready for it the training time has not been decided.

Village: Chhokarwada, Dausa

SPA: Sheep Rearing

The Jaipur Zila Vikas Parishad formed Dev Samaan Ruchi Samooh in August 2004 with 8 men and 2 women but when one male member died the group included a BPL woman in the group. Presently, there are 7 men, 3 women in the group. Each member got 15 sheep and 1 ram from Lalsar village of Sawai Madhopur around one and a half-year back. The CF and a veterinary doctor accompanied the members for the purchase. The members took 2-3 days and purchased the sheep of their choice. No agent was involved during purchase. The cost of each sheep was Rs. 1500 and that of ram was Rs. 2500. Besides sheep and ram the members also received some additional assets like shed, cage,

wooden box etc. Each member deposited Rs. 5700 as contribution and they did not incur any extra expenditure. The sheep and ram were insured for which each member paid Rs. 800.

The members continued to save Rs. 50 per month per member for one year after group formation. Then they discontinued as some members who were pastoralists left the village with the sheep. The savings are kept in bank.

When the members were asked about UC/CC they replied that the UC of their group has been adjusted. They said that functionaries from DPMU, Dausa had come for physical verification. All sheep and ram are insured. Some sheep died but the members have received their claims. The CIG members are generating income from sale of lambs. They also sell wool though in small quantity.

The members feel that they have got employment through this SPA and they have no problems in running this activity. The members said that they preferred this SPA, as it was comparatively easier to manage sheep. They have to incur minimal expenditure. The members said that they face fodder problem during peak summer months. At that time they take their sheep to nearby hilly areas where the owner of the agricultural land manages their food and night halts. The members in turn give the sheep manure for his agricultural land.

DHOLPUR

Village: Bala ka Nagla, Dholpur

SPA: Buffalo rearing

RCDF formed Seeta Devi Samaan Ruchi Samooh with 19 women members belonging to Kushwaah community. The first buffaloes were purchased from Rohtak in Haryana in October 2004. The group members also received the production grant worth Rs. 1800 along with other assets including five chaff cutters and two milk-cans. They deposited their beneficiary contribution and revolving fund installments in September 2005. But the UC was submitted in January 2006. It was adjusted in February 2006 and the second installment was released after 15 days. But as the purchases cannot be made in the period from March to August, so the CIG members would have to wait for six months for second buffalo purchase.

Village: Karimpur, Dholpur

SPA: Buffalo Rearing

Kauroli Maa Mahila Bachat Samiti was formed by PRADAN three years ago with 15 BPL women of different castes. The CIG members themselves purchased their first buffalo in October 2005 from district Karnaal, Haryana. They purchased dairy machine and cattle feed as mentioned in sub project proposal but chaff cutter and other assets have not been purchased yet.

As the assets included under first milestone in SPA proposal have not been purchased so the UC of this CIG has not been prepared.

Village: Jagiyapur

SPA: Buffalo Rearing

Balaji CIG was formed by PRADAN three years ago with 12 BPL women of different castes. The purchase of first buffalo took place after 1½ year of group formation from Rohtak in Haryana. The members reported that they did not get the buffalo of their choice. The first buffalo has cattle insurance and transport insurance included. The CIG did not face any problem in release of first UC.

The CIG members deposited Rs. 3000 per member as contribution for second buffalo in November 2005. The purchasing took place in January 2006 from district Rohtak, Haryana with the help of broker. Each member paid him Rs. 100 as commission.

The members sell buffalo milk at the Pradan dairy where they normally get Rs. 10 to 12 per kg depending on the fat content.

Each member is saving Rs. 40 per month. They inter-loan this money within their group at the interest rate of 24 percent. The members told the PM team that they had the total savings of Rs. 12000.

One of the CIG members who is a 'Nat' has kept the buffalo-bull and rears it. Her family is involved in the traditional occupation of animal fertilization. They rear buffalo-bulls for this purpose and usually charge Rs. 100 from community members for one mating. The CIG members take their buffaloes for mating and are not charged any money.

Village: Bhaunipura, Dholpur

SPA: Buffalo-rearing

ERDS formed Chamadmata Samaan Ruchi Samooh in village Bhaunipura comprising 10 women of Koli community and one women member of Jatav caste. The group was formed in February 2004. The members preferred buffalo rearing SPA as they were engaged in this activity prior to their association with DPIP.

After group formation the CIG members started their weekly meetings in which they began collecting Rs. 10 per member as savings. In this way they started their monthly group savings of Rs. 440. At present their savings amount to Rs. 15000. The CIG had interloaned a sum of Rs. 2000 among group members at the interest rate of 24 percent. The group charges an interest rate of 36 percent on delays in repayment.

The members had contributed Rs. 4500 for purchase of first buffalo, chaff cutter and insurance. Some members had to borrow from a moneylender to pay for contribution. After the financial sanction from DPMU, the NGO facilitated the purchase of buffalo

from Uttar Pradesh in November 2004. The members themselves had gone for the purchase and buffaloes ranging from Rs. 16000-Rs. 18000 were purchased. They have also purchased a buffalo bull, which is kept by the President who maintains it at her own cost. The chaff cutter and dairy equipment were also purchased within six months of the purchase of first buffalo. Then the members geared up for depositing contribution (for the purchase of second buffalo) and revolving fund. The members had to deposit Rs. 4500 at one time, which they were not able to manage due to meager earnings. So they borrowed funds from a private milkman who did not charge any interest rate on borrowed sum. His condition was that the CIG members had to sell him the milk for a year. Each member deposited the total amount of Rs. 4500 with Rs. 3250 as contribution and Rs. 1250 as the revolving fund.

The members sell milk to the private milkman at the rate of Rs. 8- 9 per kg. The CIG was initially linked to the dairy in Mahuakheda situated at the distance of 3 kms. from the village. As the members were not satisfied with the fat rate they stopped selling milk to dairy.

The purchase of the second buffalo was delayed due to delays in depositing the contribution. The CIG members purchased buffaloes from Haryana after the release of second installment.

Village: Pura Sikrauda, Dholpur

SPA: Bee-keeping

Jai Bhole CIG of Pura Sikroda in Dholpur was formed by ERDS in July 2004 with 10 male members. Under the first milestone the group purchased 100 boxes of bees and their UC was processed timely. The bee-boxes were purchased after a year of group formation from Saharanpur at the rate of Rs.1640 per box. The first milestone also included machines, tent, caps and knives. The funds for the purchases of second milestone have also been released and the members have purchased 50 boxes of the 100 bee-boxes included in the second milestone.

Honey is formed in 8-10 days. One time honey production from 100 boxes amounts to 35-36 kg. The group members have sold honey worth Rs. 100000.

The CIG has generated a total income of Rs. 2 lakh till date. As the group was earning well so it did not face any problem in depositing contribution (for second milestone purchases) and revolving fund.

During summers, the members shift the bees to a comparatively cooler place. They normally have to incur expenditures during off-seasons. In a month they incur expenditure on the purchase of sack of sugar, medicine, sulphur for maintaining 100 boxes of bees.

Village: Badaapura, Dholpur
SPA: Goat-rearing

Jai Parwati CIG was formed in July 2004 with 11 women members. The project has been completed i.e. the purchases of both the milestones have been completed. Its UC was adjusted timely and its CC is under preparation. The NGO has taken the proposal from CIG members for CC preparation. The Sarpanch took the details of their SPA but is yet to approve it.

The Goatry SPA had two milestones and each member received five goats and one cattle shed in the first milestone and 5 goats in the second milestone. There was also a provision of one buck between two members.

Each member is saving Rs. 40 per month. As of February 2006 the CIG had Rs. 6916 as savings deposit in the bank. The members are also involved in interloaning.

Village: Pura Sikrauda, Dholpur
SPA: Buffalo rearing

ERDS formed Jai Karauli Ma CIG in Pura Sikrauda village of Dholpur with 11 women members. The first buffalo was purchased a year back and the UC has been released. The members have some information on UC. They said that their UC submission was delayed, as the group had not purchased the buffalo-bull included in SPA. The members said that they had gone for the purchase but as the price of buffalo-bull was much higher than the price included in SPA they postponed the purchase. The members then talked to DPM about the issue and got the purchase of buffalo-bull shifted in the second milestone.

Village: Dangarpur, Dholpur
SPA: Goat rearing

Meera Samaan Ruchi Samooh was formed 1 ½ year back by BGVS and the goats were purchased in July 2005. There are 11 CIG members and each member received 5 goats and 1 buck between two members under the first milestone for which each member deposited Rs. 4500 as contribution. The members were also given training on goat rearing. The goats were purchased from Muraina in Madhya Pradesh. The goats are insured. Two CIG members have submitted claims for two dead goats. UC of this CIG was submitted and adjusted in February 2006 but the second purchase has not taken place as yet.

Village: Baremuri, Dholpur
SPA: Goat rearing

BGVS formed Neelam Samaan Ruchi Samooh of Baremuri in Dholpur in July 2005 with 11 members. The goats were purchased from Saiya in Uttar Pradesh in September 2005. UC has not been prepared because of delays on part of CF in completing paper work.

JHALAWAR

Village: Naagnaya Khedi, Jhalawar

SPA: Buffalo Rearing

Vandana CIG was formed in August 2003 with 11 members. The group purchased buffaloes in December 2004. One of the members lost his buffalo 2 months after the purchase. Though the post-mortem was conducted by the veterinary doctor and the photograph of dead buffalo was also taken the member didn't receive the insurance claim.

Even after 15 months of the buffalo purchase the first UC has not been submitted due to non-deposit of beneficiary contribution for the second purchase. Beside that, as some members are reported to have sold their buffaloes NGO is hesitant in submitting UC.

During the field visit the PM team found only three CIG members with their buffaloes; the remaining members were reported to have sold their buffaloes. Members had no understanding for UCs. There is no Dairy in the village and in the absence of a predictable market the members are not able to generate much income. The other problem is that there is a lack of feed and fodder in this region.

Village: Khajoori, Jhalawar

SPA: Buffalo Rearing

The Jyoti Samaan Ruchi Samooh as formed in July 2003 has 8 men members. The CIG purchased its first buffaloes in January 2004 but the UC has not been processed as yet. The members have not submitted their beneficiary contribution for second buffalo and the revolving fund. The members have also not received chaff cutter included in the first milestone.

Presently only 4 members have buffaloes with them. The other four members have sold their buffaloes. The members reported that the buffaloes were in good condition when they were brought from Haryana but they could not adapt well to the climate of Rajasthan. As some buffaloes grew weaker the members sold them. The members also complained that their earnings from Murrah breed were less as compared to expenditures incurred on their maintenance. They sell milk in the local market at the rate of Rs. 7-8 per Kg. So they are able to earn around Rs. 50 per day by the sale of milk whereas the per day expenditure on Murrah breed is around Rs.60-Rs.70.

There are two more Dairy CIGs in the village. The members articulated that they were not interested in purchasing buffaloes from Haryana as the members feel that in Haryana the brokers/agents have specific locations of purchase where the buffaloes are comparatively costlier.

The CF has been motivating the CIG members in monthly meetings for regular savings, which can help in depositing beneficiary contribution for second buffalo, but only few members attend such meetings.

Village: Naganya Khedi, Jhalawar

SPA: Goat Rearing

There are 11 women members in Laxmi Samaan Ruchi Samooh formed in August 2003. The CIG members purchased goats from Harnavda (Baran) in May 2004. Each member acquired 15 goats and 1 he-goat. The goats were weak but expensive.

Many goats died in the year 2005 during the rainy season. Though all of them are insured the members have not received any claim. Many members even sold their goats. Presently each member has 2-4 goats with her. The UC and CC of this CIG has not been prepared.

The CIG members were not informed about UCs and CCs. The members had borrowed money for contribution suffered the most when their goats died.

Village: Khajoori, Jhalawar

SPA: Goat Rearing

There are 8 members in Azaad Samaan Ruchi Samooh formed in March 2001 with. All the group members belong to 'Chamaar' community. Most of the members had to borrow money to pay the contribution.

After three years of group formation the first purchase was made in April 2004. Each member acquired 15 goats and one he-goat from the local market. All the big and small goats were equally priced in the market. As the members had waited long for the purchase they did not object much and purchased the goats as shown by the broker.

After the purchase many goats died as disease spread across the viallge. None of the members was paid the insurance claim. The members paid the veterinary doctor Rs. 200 for post-mortem of each goat. Even the Sarpanch was paid Rs. 50 for preparing the 'panchnama'.

Many members have even sold their goats. At the time of PM team's visit each member was found with only 2-3 goats. The UC/CC of this CIG was submitted in December 2005 but has not been adjusted as yet.

Village: Dhanod Kalan, Jhalawar

SPA: Buffalo Rearing

RCDF formed Laxmi Narayan Samaan Ruchi Samooh in July 2003 with 14 men and 2 women members. The CIG purchased its buffaloes around 1 ½ year back in September 2004 but has not submitted its UC. The group also purchased buffalo-bull, cattle-shed

and chaff-cutter. The CIG members are not depositing beneficiary contribution and revolving fund installments required for second purchase.

There are internal conflicts in the group regarding distribution of additional assets (chaff cutter and cattle shed). The group President told the PM team that three CIG members who were migrant labours had borrowed money to pay the contribution and purchase of assets. As none of them had repaid that sum the President retained their share of additional assets. On asking the other members they responded that the President who belonged to a dominant community had not properly distributed the additional assets among group members. So the CIG members are not willing to deposit the amount of beneficiary contribution and revolving fund, as they have lost their faith in the President. Beside as some of the members are casual labours their share of beneficiary contribution and revolving fund is also delayed.

Village: Peepalda, Jhalawar

SPA: Buffalo Rearing

RCDF formed Gokul Samaan Ruchi Samooh in July 2003 with 14 members. The CIG members purchased their first buffaloes in December 2004 and second buffaloes in February 2006. There were no delays in UC submission and adjustment. The CIG members had timely deposited their beneficiary contribution and revolving fund for the second purchase. The members are earning well as a new DCS has recently been opened in the village. Feed and fodder is also easily available in the area because of Bheem Sagar Pond in the region.

Village: Tharol, Jhalawar

SPA: Buffalo Rearing

SWACH formed Sri Ram Samaan Ruchi Samooh in January 2004 with 16 members. The buffaloes were purchased in August 2005 from Sonapat in Haryana. The members were not satisfied with the purchase. They said that the buffaloes were purchased through an agent who overcharged them. The buffaloes could not adapt well to the local conditions and their milk output was reduced. They were not even insured. A buffalo-bull was also purchased.

As there is no Dairy in the region so the members sell milk in the open market of Aklera. Presently, only 6 members have buffaloes. Ten members have sold their buffaloes. They said that they could not rear the buffaloes purchased from Haryana and as there was no predictable market there were no economic gains.

Village: Guwadi Kalan, Jhalawar

SPA: Goat Rearing

Gramin Vikas Trust formed Hanuman Samaan Ruchi Samooh that had 11 women members of Gurjar community. Each member received 10 goats and one he-goat from Soyat in Madya Pradesh.

Because of proper goat rearing the members are able to earn well from the SPA. During field visit the PM team found 20-25 goats and lambs with each member. The President has earned Rs. 5000 with the sale of lambs. The other members have also earned around Rs. 3000- 4000 from the sale of lambs. Some goats died in the group due to some disease and even their claims have not been paid.

The UC and CC of this CIG has been submitted and adjusted. The CC was somewhat delayed on account of time gaps in gram sabhas as they are held only five times in a year.

CIG members have also taken credit worth Rs. 30,000 from Punjab National Bank to facilitate purchase of fodder and for self-consumption purposes.

Village: Changeri, Jhalawar

SPA: Goat Rearing

GVT formed Kanhaiya Maharaaj Samaan Ruchi Samooh in April 2004 with 11 women members. Most of the members belong to Bhil community. The goats were purchased from Jorapur in Madya Pradesh in February 2005. All the goats were insured by United Insurance Company. But most of the claims were not paid, as the members could not submit insurance claim along with the post-mortem copy of dead goats within 7 days of the death of goats.

The SPA of this CIG has been completed. It had one milestone; so its UC and CC were submitted together. The UC and CC has been adjusted and issued. UC and CC submission were delayed on account of objections raised by Sarpanch in approving CC. In a gram sabha meet the Sarpanch denied approving expenditure details of purchases made by the CIG without physically verifying the assets purchased. When the next gram sabha was held after the gap of three months the Sarpanch approved the UC and CC.

Some of the members are generating income from the sale of lambs. CIG members have also taken credit worth Rs. 30,000 from Punjab National Bank to facilitate purchase of fodder and for self-consumption purposes.

Village: Kolana, Jhalawar

SPA: Goat Rearing

Ganesh Samaan Ruchi Samooh was formed in April 2004 and has 10 men members. The goats were purchased from Soyat in Madhya Pradesh. Most of the members were migrant labour and could not rear goats properly. Their goats died due to lack of veterinary care. Though the members spent from their own pockets for photographs and post-mortem of dead goats but as they could not submit the insurance claim on time they were not paid the claims made.

The UC and CC has been adjusted and was issued on time and no delays were reported. At the time of visit most of the members had migrated from the place.

CHURU

Village: Gaajsar, Churu

SPA: Sanitation

The CIG Chetna was formed 3 years back with 8 men and 4 women members. Most of the members belong to BPL households of Meghwal community. Toilets were constructed under Sanitation SPA. A small 25 ft. deep well of was also constructed.

The total project cost was divided in three installments. As only two installments have been released and one is still due the UC and CC of this CIG has not been submitted.

The CIG members told the PM team that the amount of first installment was not adequate for initial construction. So they managed the purchase of required building material from their own sources. The members were ensured payment (of the amount that CIG invested) from DPMU within 15 days as second installment. But they received the second installment of Rs. 28000 from DPMU after 4 months of the purchase. As the CIG members managed the purchase by borrowings they suffered the interest burden of Rs. 36 per cent on borrowings.

The doors of the toilet are yet to be built. DPMU has not released the third installment and has asked the members to build doors. The members are not interested in building doors, as they are skeptical that they would have to again bear the costs of the interest burden.

The members had no information about UC/CC. They only knew that some government officers had come for inspection. The NGO functionaries have not visited the CIG for last 10 months.

Village: Peethisar, Churu

SPA: Goat rearing

Ganesh CIG was formed by SKPRS two years back with 10 women members. Its SPA of goat rearing had two milestones. Each CIG member paid Rs. 3000 as contribution for first milestone in which 8 goats and one he-goat was purchased from Malsisar in Jhunjhunu district of Rajasthan. For second milestone each member paid Rs. 3000 as contribution with revolving fund installments and got 7 goats from Tamkaur (Jhunjhunu).

The CIG did not face any problem in first UC. The first goats were healthy but the second goats suffered from some infectious disease, and many goats succumbed to the disease. Each member was left with only 4-5 goats.

One of the members reported that her 10 goats had died. She had filled in the insurance claim form as provided by CF and completed the formalities including photographs of dead goats and signatures of Sarpanch confirming physical verification. As no government doctor was available in the vicinity the post-mortem was done by a private doctor called by the CF. The Insurance agency did not consider the post-mortem by a private veterinary doctor valid and hence the member was not paid any insurance claim. Even the NGO functionaries were not supportive in the matter.

Village: Kunsisar, Churu

SPA: Buffalo rearing

SKPRS formed Roshan CIG with 16 men members. The SPA included only the purchase of two buffaloes and production grant of Rs. 900. CIG members have purchased their second buffalo. They purchased their first buffalo from Sirsa in Haryana in February 2005 and the second buffaloes were purchased from Dabwali (Haryana) in January 2006. All the purchased buffaloes were insured. The members deposited Rs. 5680 as insurance amount. The CIG members are selling milk to private milkman at the rate of Rs. 12-13 per kg. and each one is able to sell 4-5 kg. milk per day.

The members were well informed about UC-CC. They told the PM team that DPMU functionaries visited the CIG for physical verification during adjustment of first UC and had raised the objection that some of the purchased buffaloes were not found with tags. The UC was thus delayed and when the CIG members got the buffaloes retagged the first UC was released by DPMU after which the second purchase was made.

Even CC of this CIG is delayed after the second buffalo purchase. The CIG members are not interested in reinsurance of first buffaloes. Beside one of the members whose first buffalo died and has even got the insurance claim is not interested in purchasing buffalo, as he does not want to bear the transport cost of bringing buffalo from Haryana.

Village: Nakrasar, Churu

SPA: Sheep Rearing

URMUL formed Khetrpal Samaan Ruchi Samooh in December 2002 with 6 men members. Each member got 25 sheep and 1 ram under DPIP. The members purchased healthy sheep of their choice from Kishnasar, tehsil Lunkaransar district Bikaner in August 2004. The CF and a veterinary doctor accompanied the members for the purchase. The group has also received a cage, rope, bucket, etc. as extra assets.

Each member deposited Rs. 7250 as contribution and they did not incur any extra expenditure from their own pockets. The sheep and ram were insured for one year only. Presently none is insured.

The members said that half of the total number sheep purchased are dead, but presently every member posses 25-30 sheep including lambs. The CIG members are generating income from the sale of lambs. They also sell the wool three times in a year. They said

that they earned income of the sheep-rearing SPA and they were involved in regular monthly savings of Rs. 700 to 800. They have no problems in running this activity despite seasonal illness.

The expenditure on rearing is negligible and there are no problems of feed and fodder. They face problems of fodder for 3-4 months in a year during summers. At that time they take their sheep to Haryana.

The PM team found that the CIG member were happy with SPA as it was comparatively easier to maintain and manage sheep. The UC is not yet submitted as physical verification is still pending.

Village: Nakrasar, Churu

SPA: Goat Rearing

Jagdamba CIG was formed in December 2002 with 6 men members belonging to different castes. The goats were purchased from Malsisar in district Jhunjhunu in August 2004. Each member received 15 goats and one he-goat.

Village: Khandwa, Churu

SPA: Buffalo rearing

Sri Ganesh CIG was formed three years ago and has 15 men members. The first buffalo was purchased a year back from Shivani in Haryana. Seven months after the purchase the members deposited contribution and revolving fund installments required for second buffalo. The first UC has been adjusted. DPMU functionaries found two buffaloes missing at the time of physical verification. The UC was withheld for two months and it was adjusted only after a second physical verification.

Village: Khandwa, Churu

SPA: Buffalo rearing

Bhoruka Charitable Trust (BCT) formed Amar CIG with 15 members. The CIG members have purchased two buffaloes under the first and second milestones. Its first UC has been adjusted.

Village: Khandwa, Churu

SPA: Buffalo rearing

BCT formed Ujala CIG with 16 members. The CIG purchased its first buffalo in February 2006. The CIG has not submitted its UC.

Village: Badi Sawai, Churu
SPA: Cow Rearing

Kabir CIG was formed by RCDF in January 2004 and has 15 men members. There are two widow members in the group. A DCS of RCDF is operational in the village where the CIG members sell their cow's milk. The first cows were purchased from Dabwali in Haryana a year before. The first UC was submitted 10 months after the purchase because three CIG members delayed depositing contribution for second buffalo on account of lesser earnings from cow's milk, which is generally priced at Rs. 7-8 per kg. depending on the fat content.

The first UC took some time in adjustment as physical verification was done two times because the community members gave some misleading information to DPMU functionaries. The second buffaloes were purchased in February 2006.

Village: Dheerasar Charan, Churu
SPA: Goat Rearing

Saraswati Samaan Ruchi Samooh was formed with 8 women members. Its UC has not been submitted as many goats died in the group.

TONK

Village: Kharoi, Tonk
SPA: Buffalo rearing

Srijan formed Azaad CIG two years back with 10 women members of Meena community. Azaad and Shankar CIG members had gone together for the purchase of first buffaloes.

UC of this group was submitted in August 2005 along with contribution and revolving fund installments required for acquiring second buffalo. But DPMU functionaries on account of incomplete documentation by NGO functionaries have not adjusted the UC.

Village: Kharoi, Tonk
SPA: Buffalo rearing

Srijan formed Chauthmata CIG three years back with 8 women members of Meena community who themselves purchased the buffaloes by testing milk output.

UC of this group was submitted in August 2005 along with contribution and revolving fund installments required for acquiring second buffalo. But DPMU functionaries have not adjusted the UC for incomplete documentation by NGO functionaries.

Village: Kharoi, Tonk
SPA: Well digging

Srijan formed Bajrang Bali CIG in may 2003 with 5 male members. Its first UC has been submitted in DPMU and has been adjusted. The second milestone has been released but the purchases are still due.

Village: Devrawaas, Tonk
SPA: Buffalo rearing

RCDF formed Mataji CIG 2 ½ years back in 2003 with 17 women members. The spouses of women members purchased first buffaloes in January 2005 from Rohtak in Haryana. The members were also provided a chaff cutter and production grant worth Rs. 1800 under second milestone. The members have also received AMT (Animal Management training). The first UC of this CIG was submitted and adjusted timely RCDF has submitted the second UC containing expenditure details of chaff cutter, production grant and AMT as included under second milestone. Members have also deposited contribution for second buffalo.

There is a RCDF Dairy in the village where the CIG members sell milk at around Rs. 12-13 per Kg. depending upon the fat content.

Village: Roopwaas, Tonk
SPA: Buffalo rearing

Veer Tejjai CIG was formed in April 2003 with 6 members. The first UC was adjusted in 2005. The second buffalo has been purchased but the second UC and CC are yet to be submitted.

Village: Roopwaas, Tonk
SPA: Buffalo rearing

The Bajrang CIG was formed in April 2003. The first UC, was adjusted in December 2004 and the CC was adjusted in February 2006.